

Small Business Insurance Pack
Certificate of Currency

Policy Number : 109X035059COM

Important Information

We hereby certify that the insurance policy detailed below is current as at the time of the issuance of this Certificate of Currency. Please note whilst an end date for the Policy Period has been indicated, the Policy may be cancelled at any time in the future and its effectiveness can also be affected by any non-disclosure or misrepresentation by the Insured when applying for the Policy.

This Certificate of Currency is issued as a matter of information only and confers no rights upon its holder. This Certificate of Currency does not form part of the terms and conditions of the Policy and does not amend, extend or alter the terms, conditions, definitions, limitations and exceptions noted therein. Please read the Product Disclosure Statement (PDS), the Schedule and any other documents that we tell You form part of the Policy for the terms and conditions of cover: Unless stated otherwise, capitalised words in this certificate have the same meaning as that defined in the PDS.

Policy Number
109X035059COM

Period of Insurance
Effective Date 26/04/2016
Expiry Date 4pm on 26/04/2017

Insured
Rabaud Family Trust
Trading as Flexicoat Constructions P/L

Insurer
Allianz Australia Insurance Limited
AFS Licence No: 234708
ABN 15 000 122 850

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Section One - Public and Products Liability

	Limit of Indemnity
Public Liability any one Occurrence	\$10,000,000
Products Liability any one Occurrence and in the aggregate any one Period of Insurance	\$10,000,000
Excess	\$500

Variation(s) in Cover

Due to the nature of Your occupation, Your policy includes the following variation(s) in cover:

Rip and Tear

RIP AND TEAR EXCLUSION ENDORSEMENTS ATTACHING TO AND FORMING PART OF POLICY:

The following exclusion is added to the Public and Products Liability Section – Specific exclusions applicable to this Section.

for the cost of removing any poured concrete, block mortar or pre-stressed structural concrete that contains Your Products or of which Your Products form part or the cost of taking any other corrective action and any consequential loss caused by, arising from, or in any way connected with Your Products, or any material containing Your Products, being sold or supplied by You as Defective.

For the purposes of this endorsement “Defective” means Your Products do not comply with any:

- a. specification, formula or design that applies to products of that type;
- b. applicable safety regulations, standards or building codes relating to the compressive strength required for specific constructions for which You supplied Your Products to be incorporated, such failure shall be certified by, and follow testing by, an accredited independent testing agency chosen by Us.

Other than as amended above, the terms, conditions and exclusions of this Policy shall continue to apply.

Due to the nature of Your occupation, Your policy includes the following variation(s) in cover:

Welding and Allied Processes

WELDING AND ALLIED PROCESSES EXCLUSION ENDORSEMENTS ATTACHING TO AND FORMING PART OF POLICY:

The following exclusion is added to the Public and Products Liability Section - Specific exclusions applicable to this Section.

Welding and allied processes

arising directly or indirectly out of or in any way connected with, You or other persons working on Your behalf not having strictly complied with the Australian Standard 1674.1-1997 "Safety in welding and allied processes - Fire precautions" as set out in the Standard or as amended when involved in welding, thermal or oxygen cutting or heating or other related heat-producing or spark-producing operations.

Other than as amended above, the terms, conditions and exclusions of Your policy shall continue to apply.